



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

Template Version Date: October 2017

Georgia

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	592	11,597
3	Number of Unique Borrowers Denied Assistance	136	13,329
4	Number of Unique Borrowers Withdrawn from Program	100	8,751
5	Number of Unique Borrowers in Process	N/A	91
6	Total Number of Unique Borrower Applicants	N/A	33,768
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$14,007,185	\$238,273,935
9	Total Spent on Administrative Support, Outreach, and Counseling	\$811,129	\$37,014,380
10	Geographic Breakdown (by county)		
11	Appling	0	1
12	Atkinson	0	0
13	Bacon	0	1
14	Baker	0	0
15	Baldwin	1	14
16	Banks	0	9
17	Barrow	0	79
18	Bartow	0	36
19	Ben Hill	0	3
20	Berrien	0	2
21	Bibb	21	128
22	Bleckley	0	1
23	Brantley	0	0
24	Brooks	0	1
25	Bryan	0	16
26	Bulloch	0	21
27	Burke	0	6
28	Butts	1	14
29	Calhoun	0	0
30	Camden	0	20
31	Candler	0	0
32	Carroll	0	67
33	Catoosa	0	21
34	Charlton	0	4
35	Chatham	17	191
36	Chattahoochee	0	1
37	Chattooga	0	7
38	Cherokee	0	192
39	Clarke	0	29
40	Clay	0	1
41	Clayton	92	1024
42	Clinch	0	1
43	Cobb	4	942
44	Coffee	0	3
45	Colquitt	0	11
46	Columbia	1	51

Georgia

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
47	Cook	0	1
48	Coweta	1	113
49	Crawford	0	8
50	Crisp	0	3
51	Dade	0	2
52	Dawson	0	17
53	Decatur	0	13
54	DeKalb	120	1902
55	Dodge	0	2
56	Dooly	0	0
57	Dougherty	1	48
58	Douglas	34	366
59	Early	0	3
60	Echols	0	0
61	Effingham	0	25
62	Elbert	0	6
63	Emanuel	0	2
64	Evans	0	5
65	Fannin	0	7
66	Fayette	2	119
67	Floyd	0	36
68	Forsyth	0	137
69	Franklin	0	9
70	Fulton	95	1752
71	Gilmer	1	13
72	Glascok	0	0
73	Glynn	0	31
74	Gordon	0	8
75	Grady	0	5
76	Greene	0	10
77	Gwinnett	73	1553
78	Habersham	0	11
79	Hall	0	78
80	Hancock	0	1
81	Haralson	0	5
82	Harris	0	14
83	Hart	0	8
84	Heard	0	3
85	Henry	54	536
86	Houston	0	68
87	Irwin	0	0
88	Jackson	0	52
89	Jasper	0	8
90	Jeff Davis	0	3
91	Jefferson	0	1
92	Jenkins	0	2
93	Johnson	0	0
94	Jones	0	12
95	Lamar	0	16
96	Lanier	0	1
97	Laurens	0	9
98	Lee	0	14
99	Liberty	0	54

Georgia

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
100	Lincoln	0	2
101	Long	0	8
102	Lowndes	1	36
103	Lumpkin	0	9
104	Macon	0	1
105	Madison	0	8
106	Marion	0	3
107	McDuffie	0	7
108	McIntosh	0	1
109	Meriwether	0	4
110	Miller	0	2
111	Mitchell	1	5
112	Monroe	0	8
113	Montgomery	0	1
114	Morgan	0	7
115	Murray	0	15
116	Muscogee	30	187
117	Newton	2	239
118	Oconee	0	16
119	Oglethorpe	1	10
120	Paulding	30	324
121	Peach	0	22
122	Pickens	0	16
123	Pierce	0	0
124	Pike	0	12
125	Polk	0	12
126	Pulaski	0	3
127	Putnam	0	11
128	Quitman	0	0
129	Rabun	0	6
130	Randolph	0	2
131	Richmond	0	89
132	Rockdale	8	227
133	Schley	0	0
134	Screven	0	0
135	Seminole	0	1
136	Spalding	0	66
137	Stephens	0	7
138	Stewart	0	0
139	Sumter	0	13
140	Talbot	0	2
141	Taliaferro	0	1
142	Tattnall	0	0
143	Taylor	0	1
144	Telfair	0	0
145	Terrell	0	2
146	Thomas	0	15
147	Tift	0	6
148	Toombs	0	2
149	Towns	0	3
150	Treutlen	0	0
151	Troup	0	23

Georgia

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
152	Turner	0	1
153	Twiggs	0	4
154	Union	0	9
155	Upton	0	8
156	Walker	1	16
157	Walton	0	86
158	Ware	0	4
159	Warren	0	0
160	Washington	0	0
161	Wayne	0	5
162	Webster	0	0
163	Wheeler	0	2
164	White	0	6
165	Whitfield	0	21
166	Wilcox	0	2
167	Wilkes	0	5
168	Wilkinson	0	0
169	Worth	0	4

Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>			
171			
172	Race		
173	American Indian or Alaskan Native	0	32
174	Asian	4	152
175	Black or African American	409	7,983
176	Native Hawaiian or other Pacific Islander	0	17
177	White	129	2,840
178	Information not provided by borrower	50	573
179	Ethnicity		
180	Hispanic or Latino	27	348
181	Not Hispanic or Latino	544	11,200
182	Information not provided by borrower	21	49
183	Sex		
184	Male	223	4,074
185	Female	369	7,523
186	Information not provided by borrower	0	0
187	<i>Co-Borrower</i>		
188	Race		
189	American Indian or Alaskan Native	0	12
190	Asian	2	88
191	Black or African American	41	1,690
192	Native Hawaiian or other Pacific Islander	0	10
193	White	8	1,039
194	Information not provided by borrower	33	275
195	Ethnicity		
196	Hispanic or Latino	5	112
197	Not Hispanic or Latino	53	2,925
198	Information not provided by borrower	26	77
199	Sex		
200	Male	33	1,057
201	Female	51	2,057
202	Information not provided by borrower	0	0

Line 1: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

Georgia

HFA Performance Data Reporting- Program Performance Mortgage Payment Assistance

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	26	8,747
4	% of Total Number of Applications	N/A	28.64%
5	<i>Denied</i>		
6	Number of Borrowers Denied	124	13,136
7	% of Total Number of Applications	N/A	43.02%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	88	8,630
10	% of Total Number of Applications	N/A	28.26%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	25
13	% of Total Number of Applications	N/A	0.08%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	30,538
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	1,157	952
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median Length of Time Borrower Receives Assistance	N/A	18
22	Median Assistance Amount	2,936	18,806
23	Assistance Characteristics		
24	Assistance Provided to Date	\$3,043,375	\$179,757,431
25	Other Characteristics		
26	<i>Current</i>		
27	Number	10	3,729
28	%	38.46%	42.63%
29	<i>Delinquent (30+)</i>		
30	Number	1	1,026
31	%	3.85%	11.73%
32	<i>Delinquent (60+)</i>		
33	Number	3	1,021
34	%	11.54%	11.67%
35	<i>Delinquent (90+)</i>		
36	Number	12	2,971
37	%	46.15%	33.97%
38	Borrower Income (\$)		
39	Above \$90,000	3.85%	0.73%
40	\$70,000- \$89,000	3.85%	1.45%
41	\$50,000- \$69,000	3.85%	5.13%
42	Below \$50,000	88.45%	92.69%
43	Hardship		
44	Unemployment	20	7,316
45	Underemployment	6	1,431
46	Divorce	0	0
47	Medical Condition	0	0
48	Death	0	0
49	Other	0	0

Georgia

HFA Performance Data Reporting- Program Performance Mortgage Payment Assistance

		QTD	Cumulative
50	Program Outcomes		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	156	7,907
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	36
55	%	0.00%	0.46%
56	<i>Cancelled</i>		
57	Number	0	1
58	%	0.00%	0.01%
59	<i>Deed in Lieu</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	<i>Short Sale</i>		
63	Number	0	34
64	%	0.00%	0.43%
65	Program Completion/ Transition		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	15	1,306
71	%	9.62%	16.52%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	0	449
74	%	0.00%	5.68%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	141	6,081
77	%	90.38%	76.90%

Line 1: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

Georgia				
HFA Performance Data Reporting- Program Performance				
Mortgage Reinstatement Assistance				
			QTD	Cumulative
1	Program Intake/Evaluation			
2	<i>Approved</i>			
3	Number of Borrowers Receiving Assistance		7	677
4	% of Total Number of Applications		N/A	83.58%
5	<i>Denied</i>			
6	Number of Borrowers Denied		0	54
7	% of Total Number of Applications		N/A	6.67%
8	<i>Withdrawn</i>			
9	Number of Borrowers Withdrawn		3	69
10	% of Total Number of Applications		N/A	8.52%
11	<i>In Process</i>			
12	Number of Borrowers In Process		N/A	10
13	% of Total Number of Applications		N/A	1.23%
14	<i>Total</i>			
15	Total Number of Borrowers Applied		N/A	810
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	3
17	Program Characteristics			
18	General Characteristics			
19	Median Assistance Amount		12642	9632
20	Assistance Characteristics			
21	Assistance Provided to Date		\$100,704	\$7,558,179
22	Other Characteristics			
23	<i>Current</i>			
24	Number		0	4
25	%		0.00%	0.59%
26	<i>Delinquent (30+)</i>			
27	Number		0	3
28	%		0.00%	0.44%
29	<i>Delinquent (60+)</i>			
30	Number		0	32
31	%		0.00%	4.73%
32	<i>Delinquent (90+)</i>			
33	Number		7	638
34	%		100.00%	94.24%
35	Borrower Income (\$)			
36	Above \$90,000		14.29%	10.78%
37	\$70,000- \$89,000		14.29%	13.15%
38	\$50,000- \$69,000		42.86%	26.14%
39	Below \$50,000		28.56%	49.93%
40	Hardship			
41	Unemployment		1	243
42	Underemployment		1	186
43	Divorce		0	11
44	Medical Condition		4	211
45	Death		1	26
46	Other		0	0

Georgia				
HFA Performance Data Reporting- Program Performance				
Mortgage Reinstatement Assistance				
			QTD	Cumulative
47	Program Outcomes			
48		Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	16	671
49	Alternative Outcomes			
50		<i>Foreclosure Sale</i>		
51		Number	0	1
52		%	0.00%	0.15%
53		<i>Cancelled</i>		
54		Number	0	0
55		%	0.00%	0.00%
56		<i>Deed in Lieu</i>		
57		Number	0	0
58		%	0.00%	0.00%
59		<i>Short Sale</i>		
60		Number	0	0
61		%	0.00%	0.00%
62	Program Completion/ Transition			
63		<i>Loan Modification Program</i>		
64		Number	N/A	N/A
65		%	N/A	N/A
66		<i>Re-employed/ Regain Appropriate Employment Level</i>		
67		Number	N/A	N/A
68		%	N/A	N/A
69		<i>Reinstatement/Current/Payoff</i>		
70		Number	16	670
71		%	100.00%	99.85%
72		<i>Other - Borrower Still Owns Home</i>		
73		Number	N/A	N/A
74		%	N/A	N/A
Line 1: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.				

Georgia

HFA Performance Data Reporting- Program Performance Recast/Modification

		QTD	Cumulative
1 Program Intake/Evaluation			
<i>Approved</i>			
2	Number of Borrowers Receiving Assistance	159	1,166
3	% of Total Number of Applications	N/A	82.52%
<i>Denied</i>			
4	Number of Borrowers Denied	12	139
5	% of Total Number of Applications	N/A	9.84%
<i>Withdrawn</i>			
6	Number of Borrowers Withdrawn	9	52
7	% of Total Number of Applications	N/A	3.68%
<i>In Process</i>			
8	Number of Borrowers In Process	N/A	56
9	% of Total Number of Applications	N/A	3.96%
<i>Total</i>			
10	Total Number of Borrowers Applied	N/A	1,413
11	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	3
17 Program Characteristics			
18 General Characteristics			
12	Median 1st Lien Housing Payment Before Assistance	777	813
13	Median 1st Lien Housing Payment After Assistance	773	808
14	Median 2nd Lien Housing Payment Before Assistance	0	141
15	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
16	Median 1st Lien UPB Before Program Entry	108144	114282
17	Median 1st Lien UPB After Program Entry	77300	84050
18	Median 2nd Lien UPB Before Program Entry	18677	20732
19	Median 2nd Lien UPB After Program Entry	N/A	N/A
20	Median Principal Forgiveness	31227	29645
21	Median Assistance Amount	31227	29933
29 Assistance Characteristics			
22	Assistance Provided to Date	\$4,863,106	\$35,808,325
31 Other Characteristics			
<i>Current</i>			
23	Number	95	849
24	%	59.75%	72.81%
<i>Delinquent (30+)</i>			
25	Number	49	225
26	%	30.82%	19.30%
<i>Delinquent (60+)</i>			
27	Number	10	49
28	%	6.29%	4.20%
<i>Delinquent (90+)</i>			
29	Number	5	43
30	%	3.14%	3.69%
44 Current Combined Loan to Value Ratio (CLTV)			
31	<100%	0.00%	1.03%
32	100%-119%	22.64%	24.44%
33	120%-139%	35.22%	38.33%
34	140%-159%	18.87%	20.93%
35	>=160%	23.27%	15.27%
50 Borrower Income (\$)			
36	Above \$90,000	2.52%	3.43%
37	\$70,000- \$89,000	8.81%	15.35%
38	\$50,000- \$69,000	16.97%	24.79%
39	Below \$50,000	71.70%	56.43%
55 Hardship			
40	Unemployment	1	7
41	Underemployment	0	10
42	Divorce	0	0
43	Medical Condition	3	22
44	Death	2	22
45	Other	153	1,105
62 Program Outcomes			

Georgia

HFA Performance Data Reporting- Program Performance Recast/Modification

		QTD	Cumulative
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	170	1071
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	1
76	%	0.00%	0.09%
77	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	2	56
80	%	1.18%	5.23%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	N/A
83	%	N/A	N/A
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	168	1014
86	%	98.82%	94.68%

Line 1: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

Georgia

HFA Performance Data Reporting- Program Performance Down Payment Assistance

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	400	1,010
4	% of Total Number of Submissions	N/A	100.00%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Submissions	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Submissions	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Submissions	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	1010
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	Program Characteristics		
18	Loan Characteristics at Origination		
19	Median Purchase Price	135000	135000
20	Median Credit Score	703	701
21	Median DTI	33%	33%
22	Assistance Characteristics		
23	Assistance Provided to Date	\$6,000,000	\$15,150,000
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	0.00%	0.00%
27	\$70,000- \$89,000	5.75%	4.55%
28	\$50,000- \$69,000	31.50%	31.39%
29	Below \$50,000	62.75%	64.06%
30	Home Mortgage Disclosure Act (HMDA)		

Georgia

HFA Performance Data Reporting- Program Performance Down Payment Assistance

		QTD	Cumulative
	Borrower		
	Race		
31	American Indian or Alaskan Native	0	1
32	Asian	3	13
33	Black or African American	242	592
34	Native Hawaiian or other Pacific Islander	0	0
35	White	115	306
36	Information not provided by borrower	40	98
37	Ethnicity		
38	Hispanic or Latino	19	49
39	Not Hispanic or Latino	360	912
40	Information not provided by borrower	21	49
41	Sex		
42	Male	164	416
43	Female	236	594
44	Information not provided by borrower	0	0
45	Co-Borrower		
46	Race		
47	American Indian or Alaskan Native	0	0
48	Asian	0	0
49	Black or African American	0	0
50	Native Hawaiian or other Pacific Islander	0	0
51	White	0	0
52	Information not provided by borrower	28	81
53	Ethnicity		
54	Hispanic or Latino	0	0
55	Not Hispanic or Latino	2	4
56	Information not provided by borrower	26	77
57	Sex		
58	Male	12	28
59	Female	16	53
60	Information not provided by borrower	0	0
61	Geographic Breakdown (by Targeted Area)		
62	Bibb	13	38
63	Chatham	14	30
64	Clayton	36	98
65	DeKalb	79	188
66	Douglas	31	72
67	Fulton	53	135
68	Gwinnett	69	197
69	Henry	48	103
70	Muscogee	29	65
71	Paulding	28	84

Data Dictionary

HFA Performance Data Reporting - Borrower Characteristics

The Following Data Points Are To Be Reported In Aggregate For All Programs:

Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one of the HFA's programs. The total number of borrowers represented in the Geographic Breakdown and HMDA fields should foot to this number.
Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decisioned for any program and are pending review. This should be reported in the Cumulative column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.

Program Expenditures

Total Assistance Provided to Date	Total amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s).

Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs:

Program Intake/Evaluation

<i>Approved</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program.
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who does not receive assistance under a program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review. This should be reported in the Cumulative column only.
% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review divided by the total number of borrowers who applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (<i>i.e.</i> , funded borrowers only).

Program Characteristics (For All Approved Applicants)

General Characteristics

Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.
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Assistance Characteristics

Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
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Other Characteristics

<i>Current</i>	
Number	Number of borrowers current at the time of application.
%	Number of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>	
Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time of application.
%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
<i>Delinquent (60+)</i>	
Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time of application.
%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
<i>Delinquent (90+)</i>	
Number	Number of borrowers 90+ days delinquent at the time of application.

	%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
Borrower Income		
	Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
	\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
	\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
	Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the
Hardship		
	Unemployment	Number of borrowers assisted with unemployment hardship.
	Underemployment	Number of borrowers assisted with underemployment hardship.
	Divorce	Number of borrowers assisted with divorce hardship.
	Medical Condition	Number of borrowers assisted with medical condition hardship.
	Death	Number of borrowers assisted with death hardship.
	Other	Number of borrowers assisted with other hardship.
Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
Alternative Outcomes		
	<i>Foreclosure Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Cancelled</i>	
	Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:		
Program Characteristics (For All Approved Applicants)		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment, less HFA contribution.
	Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for
Alternative Outcomes		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification or principal reduction program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:		
Alternative Outcomes		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).

%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Principal Reduction Programs:

Program Characteristics (For All Approved Applicants)

General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinance), or principal
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of

Current Combined Loan to Value Ratio (CLTV)

<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

Alternative Outcomes

<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HFA program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HFA program into a short sale as an unintended
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of borrowers who received a recast/reamortization of the principal balance or a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who received a refinance or principal curtailment of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:

Program Characteristics (For All Approved Applicants)

General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinance), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.

Current Combined Loan to Value Ratio (CLTV)

<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

Alternative Outcomes

<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of borrowers who received a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance
The Following Data Points Are To Be Reported In Aggregate For All Transition Assistance Programs:

Program Completion/ Transition

<i>Short Sale</i>	
Number	Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance
The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs

Program Intake/Evaluation

<i>Approved/Funded</i>	
Number of Structures Receiving Assistance	The total number of structures approved and funded.
% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
<i>Denied/Cancelled</i>	
Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<i>Withdrawn</i>	
Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
<i>In Process</i>	
Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decided. This should be reported in the Cumulative column only.
% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decided divided by the total number of structures that have been submitted for eligibility review.
<i>Total</i>	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.

Program Characteristics

Total Assistance Provided	Total amount of aggregate assistance disbursed by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance spent by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition	Median amount of aggregate assistance spent by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance spent by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of assistance reserved to be spent by the HFA for In-Process structures. Reserved assistance may vary quarter over quarter as existing applications are decided and new applications are submitted for review. This should be reported in the Cumulative column only.

Geographic Breakdown (by City/County)

Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.
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HFA Performance Data Reporting - Program Performance
The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs

Program Intake/Evaluation

<i>Funded</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.
% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
<i>Denied</i>	

Number of Borrowers Denied	The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA
% of Total Number of Submissions	Total number of borrowers denied divided by the total number of borrowers submitted for assistance.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.
% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
<i>In Process</i>	
Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the Cumulative column only.
% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
<i>Total</i>	
Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (<i>i.e.</i> , funded borrowers only).

Program Characteristics

<i>Loan Characteristics at Origination</i>	
Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.
Median Credit Score	The median credit score of all borrowers at the time of origination.
Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).
<i>Assistance Characteristics</i>	
Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.

Borrower Income

Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.

Home Mortgage Disclosure Act (HMDA)

Borrower	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.
Co-Borrower	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.

Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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HFA Performance Data Reporting - Program Notes

Mortgage Payment Assistance	Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment due to a qualified financial hardship.
Mortgage Reinstatement Assistance	Program provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to a qualified financial hardship.
Recast/Modification	Program provides principal reduction assistance in conjunction with a loan modification or reamortization (recast).
Down Payment Assistance	Program provides funds to prevent foreclosures by stimulating home purchase activity and stabilizing neighborhoods in targeted areas.